

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kimberly Lee Valentine
Debtor

Case No. 22-02156-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 15, 2023

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2023:

Recip ID	Recipient Name and Address
db	+ Kimberly Lee Valentine, 13113 Pennersville Rd., Waynesboro, PA 17268-9316
5505131	+ Commonwealth of Pennsylvania, 517 Finance Building, 613 North Street, Harrisburg, PA 17120-0401
5505143	+ Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5505146	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5505140	Wellspring Health, PO Box 742688, Cincinnati, OH 45274-2688

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Feb 15 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5505123	+ Email/Text: backoffice@affirm.com	Feb 15 2023 18:39:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
5505126	Email/Text: bankruptcy@bbandt.com	Feb 15 2023 18:39:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
5505125	+ Email/Text: bknotices@bankofthewest.com	Feb 15 2023 18:39:11	Bank Of The West, Attn: Bankruptcy, 180 Montgomery Street 25th Floor, San Francisco, CA 94104-4206
5505124	+ EDI: BANKAMER.COM	Feb 15 2023 23:44:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5505128	+ EDI: CAPITALONE.COM	Feb 15 2023 23:44:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5505129	+ EDI: CITICORP.COM	Feb 15 2023 23:44:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
5505132	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 15 2023 18:43:14	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5505141	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Feb 15 2023 18:39:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5505133	+ EDI: DISCOVER.COM	Feb 15 2023 23:44:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5505134	+ Email/Text: bankruptcy.notices@hdfsi.com	Feb 15 2023 18:39:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
5505142	EDI: IRS.COM	Feb 15 2023 23:44:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5505130	EDI: JPMORGANCHASE	Feb 15 2023 23:44:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
5505145	EDI: PENNDEPTREV	Feb 15 2023 23:44:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5505145	Email/Text: RVSVCBICNOTICE1@state.pa.us		

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		Feb 15 2023 18:39:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5505137	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2023 18:39:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
5505127	Email/Text: Bankruptcy.Notices@pnc.com	Feb 15 2023 18:39:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
5505135	+ Email/Text: bankruptcy@patriotfcu.org	Feb 15 2023 18:39:00	Patriot Federal Credit Union, Attn: Bankruptcy, 800 Wayne Avenue, Chambersburg, PA 17201-3810
5505136	+ Email/PDF: ebnotices@pnmac.com	Feb 15 2023 18:43:01	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5505245	+ EDI: RMSC.COM	Feb 15 2023 23:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5505138	+ EDI: RMSC.COM	Feb 15 2023 23:44:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5505144	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Feb 15 2023 18:39:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5505139	+ EDI: USAA.COM	Feb 15 2023 23:44:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2023 at the address(es) listed below:

Name	Email Address
John Matthew Hyams	on behalf of Debtor 1 Kimberly Lee Valentine jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
Steven M. Carr	stevecarr8@comcast.net pa31@ecfbis.com;debclick@comcast.net;jessmacek1@gmail.com
United States Trustee	

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ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Kimberly Lee Valentine

Social Security number or ITIN xxx-xx-9200

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-02156-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimberly Lee Valentine

2/15/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.